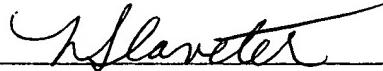




PATENT
Docket No. 482772000500

CERTIFICATE OF HAND DELIVERY

I hereby certify that this correspondence is being hand filed with the United States Patent and Trademark Office in Washington, D.C. on February 25, 2002.



N. Slaveter

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:

Kirk WATKINS

Serial No.: 09/497,142

Filing Date: February 3, 2000

For: A SYSTEM AND METHOD FOR
USING A PAYROLL DEDUCTION
CARD AS A PAYMENT INSTRUMENT

Examiner: Charles R. Kyle

Group Art Unit: 2164

#13/a
A. Cottam
2/28/02

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Technology Center 2100

AMENDMENT UNDER 37 C.F.R. §1.111

Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Office Action dated November 30, 2001, please amend this application as follows:

IN THE CLAIMS:

Please cancel claims 8-9, 13-17, 19-23, and 26-52 without prejudice or disclaimer.

1. (Amended) A method comprising:

establishing a payroll deduction card account to enable an employee to charge a purchase to said payroll deduction card account to pay for a purchase made from a participating merchant;